

Massachusetts  
Group Conversion Guaranteed Issue  
Nongroup Membership <sup>1</sup>  
as of December 31, 1999

Nongroup Membership HMO Total	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99
As of 12/31/1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
As of 12/31/1999	0	0	0	0	0	0	13	0	0	0	0	0	0	0	13
CHANGE JAN to DEC.	0	0	0	0	0	0	13	0	0	0	0	0	0	0	13

Nongroup Membership PREFERRED PROVIDER Total	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99
As of 12/31/1998	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
As of 12/31/1999	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
CHANGE JAN to DEC.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Nongroup Membership MEDICAL Total	Barnstable	Berkshire	Bristol	Dukes	Essex	Franklin	Hampden	Hampshire	Middlesex	Nantucket	Norfolk	Plymouth	Suffolk	Worcester	Massachusetts
	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99	Members as of 12/31/99
As of 12/31/1998	1	1	0	0	0	0	3	0	9	0	0	0	1	0	15
As of 12/31/1999	3	1	2	0	0	0	1	0	3	0	6	0	0	0	16
CHANGE JAN to DEC.	2	0	2	0	0	0	-2	0	-6	0	6	0	-1	0	1

Membership Totals	As of 12/31/1998	As of 12/31/1999	CHANGE	12/31/1998 MRKT SHARE	12/31/1999 MRKT SHARE	Percentage Change
HMO	0	13	13	0.0%	44.8%	44.8%
Pref Provider	0	0	0	0.0%	0.0%	0.0%
Medical	15	16	1	100.0%	55.2%	-44.8%
Totals	15	29	14			

<sup>1</sup> Represents membership in guaranteed issue health plans subject to M.G.L. c. 176M issued only on a group conversion basis. Please see separate report for membership in guaranteed issue health plans available to all eligible persons.

Massachusetts  
Group Conversion Guaranteed Issue  
Nongroup Membership <sup>1</sup>  
as of December 31, 1999

HMO Total	MA	MA	MA	12/31/1998 MARKET SHARE	12/31/1999 MARKET SHARE	Percentage Change
	Members as of 12/31/98	Members as of 12/31/99	MEMBER DIFFERENCE			
ConnectiCare of Massachusetts, Inc.	0	13	13	0.0%	44.8%	44.8%
HMO Total	0	13	13	0.0%	44.8%	44.8%

Nongroup Membership PREFERRED PROVIDER Total	MA	MA	MA	12/31/1998 MARKET SHARE	12/31/1999 MARKET SHARE	Percentage Change
	Members as of 12/31/98	Members as of 12/31/99	MEMBER DIFFERENCE			
	0	0	0	0.0%	0.0%	0.0%
Preferred Provider Total	0	0	0	0.0%	0.0%	0.0%

Nongroup Membership MEDICAL Total	MA	MA	MA	12/31/1998 MARKET SHARE	12/31/1999 MARKET SHARE	Percentage Change
	Members as of 12/31/98	Members as of 12/31/99	MEMBER DIFFERENCE			
Celtic Life Insurance Company	N/A	0	0	N/A	0.0%	0.0%
Connecticut General Life Insurance Company	11	11	0	73.3%	37.9%	-35.4%
First Allmerica Life Insurance Company	0	0	0	0.0%	0.0%	0.0%
Great-West Life and Annuity Insurance Company	0	0	0	0.0%	0.0%	0.0%
Phoenix Home Life Mutual Insurance Company	N/A	0	0	N/A	0.0%	0.0%
Principal Life Insurance Company	4	5	1	26.7%	17.2%	-9.4%
Sentry Life Insurance Company	N/A	0	0	N/A	0.0%	0.0%
UniCARE Life and Health Insurance Company	N/A	0	0	N/A	0.0%	0.0%
Medical Total	15	16	1	100.0%	55.2%	-44.8%

<sup>1</sup> Represents membership in guaranteed issue health plans subject to M.G.L. c. 176M issued only on a group conversion basis. Please see separate report for membership in guaranteed issue health plans available to all eligible persons.